

**A. Federal Reserve Bank of Atlanta**  
(Lois Berthaume, Vice President) 104 Marietta Street, N.W., Atlanta, Georgia 30303-2713:

1. *Stuart A. Cashin, Jr.*, Duluth, Georgia; to retain voting shares of Embry Bankshares, Inc., Duluth, Georgia, and thereby indirectly retain share of Embry National Bank, Lawrenceville, Georgia.

Board of Governors of the Federal Reserve System, October 1, 1997.

**William W. Wiles,**

*Secretary of the Board.*

[FR Doc. 97-26447 Filed 10-3-97; 8:45 am]

BILLING CODE 6210-01-F

## FEDERAL RESERVE SYSTEM

### Formations of, Acquisitions by, and Mergers of Bank Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR Part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The applications listed below, as well as other related filings required by the Board, are available for immediate inspection at the Federal Reserve Bank indicated. The application also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in section 4 of the BHC Act. Unless otherwise noted, nonbanking activities will be conducted throughout the United States.

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than October 31, 1997.

**A. Federal Reserve Bank of Chicago**  
(Philip Jackson, Applications Officer)

230 South LaSalle Street, Chicago, Illinois 60690-1413:

1. *Midland Bancshares, Inc.*, Kincaid, Illinois; to become a bank holding company by acquiring 100 percent of the voting shares of The Midland Community Bank, Kincaid, Illinois.

**B. Federal Reserve Bank of San Francisco** (Pat Marshall, Manager of Analytical Support, Consumer Regulation Group) 101 Market Street, San Francisco, California 94105-1579:

1. *Greater Bay Bancorp.*, Palo Alto, California; to acquire 100 percent of the voting shares of Peninsula Bank of Commerce, Millbrae, California.

2. *Heritage Financial Corporation*, Olympia, Washington; to become a bank holding company by acquiring 100 percent of the voting shares of Heritage Savings Bank, Olympia, Washington. Applicant is converting from mutual to stock form.

Board of Governors of the Federal Reserve System, October 1, 1997.

**William W. Wiles,**

*Secretary of the Board.*

[FR Doc. 97-26448 Filed 10-3-97; 8:45 am]

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## FEDERAL RESERVE SYSTEM

### Notice of Proposals to Engage in Permissible Nonbanking Activities or To Acquire Companies That are Engaged in Permissible Nonbanking Activities

The companies listed in this notice have given notice under section 4 of the Bank Holding Company Act (12 U.S.C. 1843) (BHC Act) and Regulation Y, (12 CFR Part 225) to engage *de novo*, or to acquire or control voting securities or assets of a company that engages either directly or through a subsidiary or other company, in a nonbanking activity that is listed in § 225.28 of Regulation Y (12 CFR 225.28) or that the Board has determined by Order to be closely related to banking and permissible for bank holding companies. Unless otherwise noted, these activities will be conducted throughout the United States.

Each notice is available for inspection at the Federal Reserve Bank indicated. The notice also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the question whether the proposal complies

with the standards of section 4 of the BHC Act.

Unless otherwise noted, comments regarding the applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than October 21, 1997.

**A. Federal Reserve Bank of Boston**  
(Richard Walker, Community Affairs Officer) 600 Atlantic Avenue, Boston, Massachusetts 02106-2204:

1. *Boston Private Bancorp., Inc.*, Boston, Massachusetts; to acquire Westfield Capital Management Company, Inc., Boston, Massachusetts, and thereby engage in financial and investment advisory activities, pursuant to § 225.28(b)(6) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, October 1, 1997.

**William W. Wiles,**

*Secretary of the Board.*

[FR Doc. 97-26446 Filed 10-3-97; 8:45 am]

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## FEDERAL TRADE COMMISSION

### Granting of Request for Early Termination of the Waiting Period Under the Premerger Notification Rules

Section 7A of the Clayton Act, 15 U.S.C. 18a, as added by Title II of the Hart-Scott-Rodino Antitrust Improvement Act of 1976, requires persons contemplating certain mergers or acquisitions to give the Federal Trade Commission and the Assistant Attorney General advance notice and to wait designated periods before consummation of such plans. Section 7A(b)(2) of the Act permits the agencies, in individual cases, to terminate this waiting period prior to its expiration and requires that notice of this action be published in the **Federal Register**.

The following transactions were granted early termination of the waiting period provided by law and the premerger notification rules. The grants were made by the Federal Trade Commission and the Assistant Attorney General for the Antitrust Division of the Department of Justice. Neither agency intends to take any action with respect to these proposed acquisitions during the applicable waiting period.

TRANSACTIONS GRANTED EARLY TERMINATION BETWEEN: 090197 AND 091297

Name of acquiring person, name of acquired person, name of acquired entity	PMN No.	Date terminated
Ferrous Processing and Trading Company, TBS Industrial Recycling, Inc., TBS Assets .....	97-3127	09/02/97